

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Marvin T. Ling
Application No. : 10/616,124 Confirmation No.: 2215
Filed : July 8, 2003
For : METHODS AND APPARATUS FOR TRANSACTING
ELECTRONIC COMMERCE USING ACCOUNT
HIERARCHY AND LOCKING OF ACCOUNTS
Group Art Unit : 3694
Examiner : Ella Colbert

Mail Stop: AMENDMENT
Commissioner of Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

RESPONSE TO OFFICE ACTION

Dear Sir:

In response to the Office Action dated July 25, 2007, please consider the following
amendments and remarks.

Amendments to the Claims begin on page 2 of this paper.

Remarks begin on page 6 of this paper.

CERTIFICATE OF MAILING/TRANSMISSION

I hereby certify that on the date indicated below, this correspondence and anything being referred to as enclosed herein is being:
 deposited with the United States Postal Service via first class mail with sufficient postage in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450; or transmitted via facsimile to the United States Patent and Trademark Office, facsimile number: () - ; or transmitted via the United States Patent and Trademark Office electronic filing system.

Date: December 26, 2007

Signature: /Anna Skolnick/
Name: Anna Skolnick